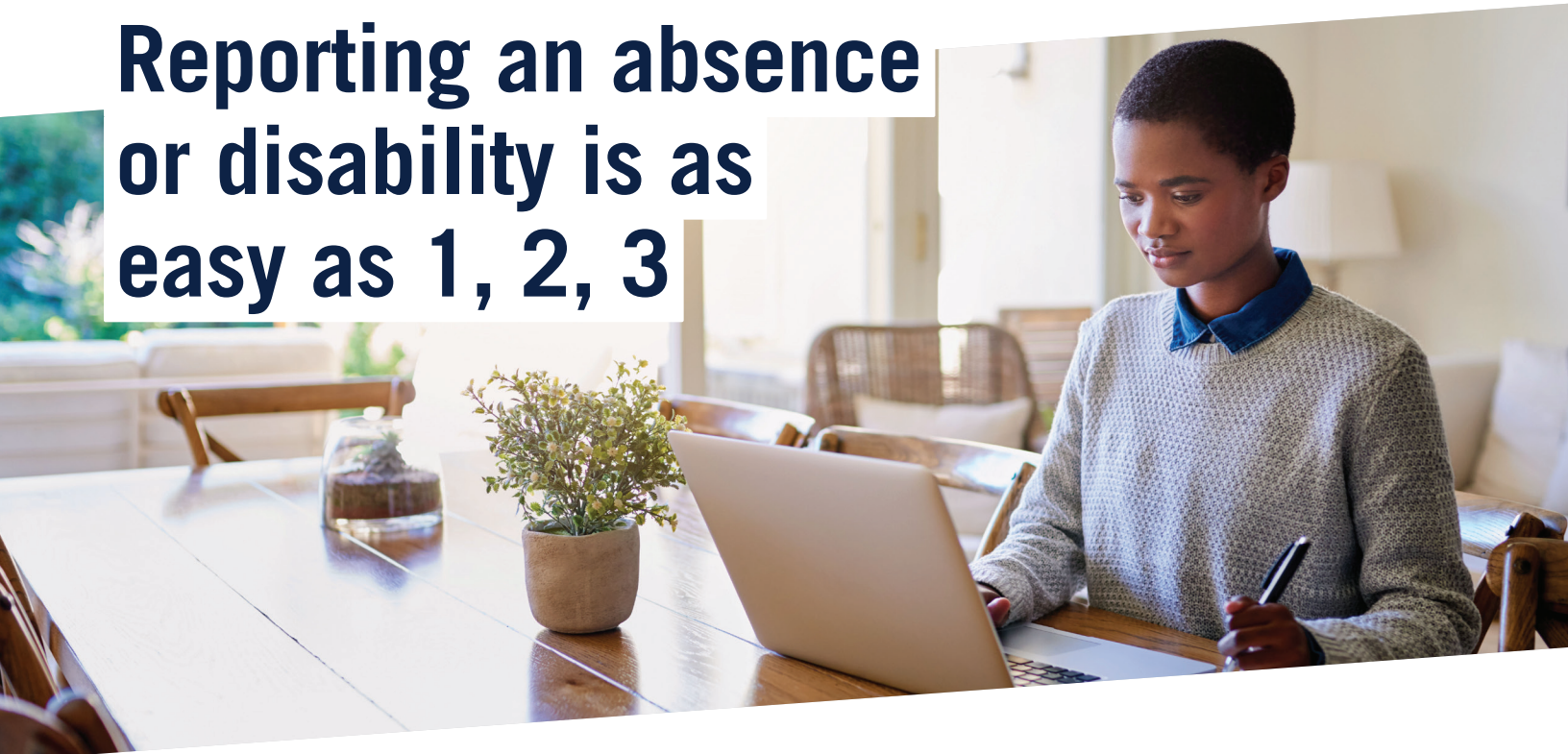


# Reporting an absence or disability is as easy as 1, 2, 3



## 1. Follow these steps to file a disability claim or report an absence online.

### Gather your information:

- Company name: **You'll need this information to create your account.**
- Employee ID or Social Security number
- Reason for your absence
- First date absent
- Work schedule
- Date you expect to return to work
- If your absence is related to illness or injury: the name, fax, and telephone number of the treating physician
- If caring for a qualified family member, their relation to you.

## 2. Submit or manage your claim online. Log in, or create your account at [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits).

If you already have an account, log in to it.

Or create your account:

- Click the **Register Now** button
- Enter **Company** name. Click next.
- Enter the requested information to create your username and password.

Scan the QR code  
using your smart phone



### 3. Enter your information:

- Click **Claims and Absence**.
- Click **File a Claim/Report an Absence** to add your information and download forms you need.

**Tips:** While in your account, opt into text and email communication, which helps pay your claim faster.

**To report intermittent absences on existing FMLA/Absence or Paid Leave claims, text “JOIN” to 79706.**

### 4. What else should you do?

Report your absence or disability to your supervisor first for:

- Short Term Disability (STD)
- Family Medical Leave (FML)
- Long Term Disability (LTD)
- Lost-time work-related injury

Then, report to Prudential when:

- **You'll be absent:**
  - For more than 3 calendar days and under a physician's care
  - Periodically due to a chronic or permanent disabling condition of your own or a qualified family member

- **You're:**

- Hospitalized
- Caring for a newborn child, recently adopted child, new foster child, or an ill or injured qualified family member (spouse, parent, or dependent child)
- Pregnant or are absent from work due to pregnancy complications
- Absent due to a lost-time, work-related injury after first reporting it to your supervisor, or reasons as defined by state regulations

### 5. Manage your claim online:

- Update your information
- Notify that you're unable to return to work on the planned date
- Enter your returning or have returned to work
- Report your delivery date or time on an intermittent leave

**You can file a claim by calling an absence professional or following the prompts to record your information: 877-FOR-PRU1 (877-367-7781).**

**MAINE and WASHINGTON RESIDENTS:** Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

**MARYLAND RESIDENTS:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NEW HAMPSHIRE RESIDENTS:** Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**NEW JERSEY RESIDENTS:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**NEW YORK RESIDENTS:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. This notice ONLY applies to accident and disability income coverages.

**NORTH CAROLINA RESIDENTS:** Any person who, with the intent to injure, defraud, or deceive an insurer or insurance claimant, knowing that the statement contains false information concerning a fact or matter material to the claim may be guilty of a class H felony.

**PENNSYLVANIA and UTAH RESIDENTS:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**PUERTO RICO RESIDENTS:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**VERMONT RESIDENTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

**VIRGINIA RESIDENTS:** Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim.

**New York Residents:** This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

**North Carolina Residents:** THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company. Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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